



## Paying your rent: An important responsibility

When you sign your tenancy contract, you agree to make sure that you pay your rent in full and on time. Paying your rent is an important responsibility of your tenancy with us. The money we collect from the rent goes to pay for the services we provide for you and allows us to invest in providing much needed specialist accommodation across Lincolnshire.

### Our Income Management Service Standards

- We will send you regular rent statements and keep you informed of any changes to your rent or service charge
- We will ensure that information about your rent is accessible, accurate and easy to understand
- We will let you know if you fall into arrears and offer you support and guidance. We will treat you sensitively and with respect at all times
- We will offer you advice and support to help you to manage debt and claim for any money or benefits that you are entitled to.

### What happens if I do not pay my rent?

The prevention of arrears and collection of rent is a very important part of our service. We will always try to be as helpful as possible and you can contact us whenever you need to, to discuss any concerns about payment of rent. You must tell us, the DWP and if applicable your local housing benefit office, straight away about any changes in your financial circumstances. Whilst we will do all we can to help, if you do not pay your rent it will result in court action and ultimately could lead to you being evicted from your home with us.

### How can I get help with paying my rent if I am on a low income?

The government is making big changes to Housing Benefit and has started to be replaced by Universal Credit. If you are on a low wage, unemployed, retired, or in receipt of other benefits, you may be entitled to Housing Benefit or Universal Credit. We can carry out an assessment to see if you may be entitled to benefits or you may wish to contact your local Housing Benefit Office directly, or speak to the DWP for help with claiming Universal Credit.

Your local council pays Housing Benefit, and the DWP pays Universal Credit. It is your responsibility to make any claim. It is important to make a claim as soon as you feel you may be entitled, as any benefit will only start from the day you make a claim. It is your responsibility to make sure you provide all the information needed to assess your claim. If you are asked for more information you should supply this immediately.

You can ask your council to pay your Housing Benefit directly to us and we then credit your account. Unless you are entitled to full Housing Benefit, to cover the cost of your rent and service charge, we will normally ask you to have this paid to you and you pay your rent in full to us. You are responsible for repaying any overpayments of Housing Benefit that are made.

If you want us to speak to your council on your behalf about your claim, you will need to sign a form giving your consent.

If you are entitled to Universal Credit this will normally be paid to you and you will need to pay your rent in full to us weekly or monthly in advance. In some circumstances the DWP will let you have the housing element of Universal Credit paid directly to us as the landlord. Please let us know if you are concerned about receiving this payment yourself.

### **Pension or Working Tax Credits**

You may also be entitled to receive other income benefits, such as Pension Credit, or Working Tax Credit. If you are unsure of the benefits to which you may be entitled, please contact our housing and support team and if you have details of your financial circumstances available we can carry out a benefit assessment with you to advise you about benefits you may be able to claim.

### **Tips for managing your money and keeping a healthy rent account:**

- Always pay your rent in advance.
- Apply/ re-apply for Housing Benefit / Universal Credit promptly. Always ask for a receipt for any forms or information handed in to the Housing Benefit Office or to the DWP.
- Notify Housing Benefit and ourselves immediately if your circumstances change, including any change to your household size.
- Notify us as soon as you receive notice from the DWP that you are being transferred to Universal Credit.
- Make sure you understand and follow the terms of any DWP claimant commitment or else your benefits may be sanctioned.
- From time to time check your income and outgoings to ensure you are managing the money you have available to you.
- Take advantage of an on-line money advice health check by visiting [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

## **What should I do if I am having problems paying my rent?**

If you have problems paying your rent, please let us know as soon as possible. Please do not ignore the problem, it will not go away and if left will only get worse.

## **What action will you take if I fall behind with my rent?**

If you fall behind with your rent payment, we will write and ask you to clear your arrears within 7 days. If you are unable to catch up on missed payments it is important that you contact us to explain why you have missed your payment and agree what action you can take to make up the missed payment.

If you are unable to make up the missed payment within 7 days we will normally serve a yellow warning notice.

If payment remains outstanding or you have not made a satisfactory agreement to pay back the arrears within the next 7 days we will serve our orange warning notice, along with a Notice Seeking Possession. This gives you notification of our intention to apply to the County Court for a possession order. This notice is valid for 12 months. We may also signpost you to independent free debt advice services, see the list of agencies detailed at the end of this factsheet.

If rent remains outstanding after a further 7 days we will make an application to the County Court for a possession order and confirm this by serving our red warning notice. Depending on your circumstances we will either apply for an Immediate Possession Order, a Suspended Possession Order or ask the Court for an Adjournment if the arrears have reduced sufficiently and you are maintaining any agreed repayment arrangement. Our Housing Manager will arrange to visit you around 10 days before the hearing to explain the court process and discuss our intended action.

If rent continues to be unpaid or any agreed repayment arrangement is breached following the award of a Possession Order we will apply to the Court for a warrant to evict you. Once we have an eviction date we will attend the property along with a court bailiff and our Property and Maintenance Team to enforce this eviction warrant. If you are evicted you will be homeless and your local authority homelessness department may not help you as non-payment of rent normally results in applicants being classed as intentionally homeless. We will still attempt to recover any rent outstanding through our former tenant debt policy.

## **How can I get debt advice?**

We are unable to provide debt counselling or debt advice. We have listed agencies where you can go and get free independent debt counselling. As an example the Citizen Advice Bureau has a whole section with step by step guidance on what to do if you are experiencing problems with debt. Please visit the Citizen Advice Bureau website: [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

## Useful contact details:

Many of these are head offices who should be able to give you the address of a local office. You can also usually check their website for details. If you have not got access to the internet, we can check for you.

Universal Credit helpline	0800 328 5644 <a href="http://www.gov.uk">www.gov.uk</a>
Pension Credit claimline	0800 99 1234 <a href="http://www.gov.uk">www.gov.uk</a>
Tax Credits helpline	0345 300 3900 <a href="http://www.gov.uk">www.gov.uk</a>
Carer's Allowance Unit	0800 731 0297 <a href="http://www.gov.uk">www.gov.uk</a>
Disability Benefits enquiry line and Attendance Allowance helpline	0800 121 4433 <a href="http://www.gov.uk">www.gov.uk</a>
Winter fuel payment helpline	0800 731 0160 <a href="http://www.gov.uk">www.gov.uk</a>
The Money Advice Service	0800 138 1677 enquiries@maps.org.uk <a href="http://www.moneyadviceservice.org.uk">www.moneyadviceservice.org.uk</a>
Citizens Advice Bureau	<a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a>
National Debt Line	0808 808 4000 <a href="http://www.nationaldebtline.org">www.nationaldebtline.org</a>
Step Change debt charity	0800 138 1111 <a href="http://www.stepchange.org">www.stepchange.org</a>
Age UK Lincoln and South Lincolnshire	01522 696 000 <a href="http://www.ageuk.org.uk">www.ageuk.org.uk</a>